

AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims

1.-24. (canceled)

25. (Currently amended) A method for providing automated coaching for a financial modeling and counseling system over a network to a user-investor, comprising:

inputting personal financial data of the user-investor;

inputting user preferences, the user preferences including risk tolerance;

inputting user financial goals;

inputting external financial market data;

processing the personal financial data, the external financial market data, the user preferences, and the user financial goals using automated rules-based coaching algorithms; and

outputting to the user-investor in a natural language format:

- (a) automated coaching provided by an automated rules-based analysis, ~~and presented in a natural language format~~ wherein the coaching includes financial advice based on the personal financial data, preferences, and financial goals of the user-investor;
- (b) a proposed product configuration formulated to comply with the user preferences and the user financial goals, wherein the proposed product configuration includes recommended securities for the user-investor to purchase from a larger set of securities; ~~and~~
- (c) a projection of an effect of the proposed product configuration on attaining the user financial goals through statistics presented with contextual language;

- (d) a rationalization of the proposed product configuration compared with the user preferences and financial goals parameters via textual coaching strings;
- (e) an explanation of risk potential based on the proposed product configuration and user risk tolerance parameters; and
- (f) a suggestion of securities to be added to the user-investor's portfolio to reduce risk vulnerability and allow the user to refine the proposed product configuration for conformance with the user-investor's risk tolerance.

26. (previously presented) The method of claim 25 wherein part of the personal financial data includes an aggregate cash flow model, an investment target value, a target date for achieving financial user financial goals, or an investment portfolio.

27. (previously presented) The method of claim 25 wherein the external financial market data includes values of various market benchmark indices, performance history of various securities, or prices of various securities.

28. (previously presented) The method of claim 25 wherein the automated coaching advice in natural language format is an interpretation of numerical data.

29. (previously presented) The method of claim 25 wherein the user preferences include a risk tolerance, an investment style, or a market attitudes.

30. (previously presented) The method of claim 25 wherein the user goals include retirement, purchasing a house, purchasing a car, going on vacation, or paying for college.

31. (previously presented) The method of claim 25 wherein the automated coaching advice provides live coaching over the network.

32. (Currently amended) A system for providing automated coaching for a financial modeling and counseling system over a network to a user-investor, comprising:

- a database for receiving personal financial data of the user-investor;
- a database for receiving user preferences, the user preferences including risk tolerance;
- a database for receiving user goals;
- a database for receiving external financial market data;
- a processing unit for processing the personal financial data, the external financial market data, the user preferences, and the user financial goals using automated rules-based coaching algorithms; and

a user interface for outputting to the user-investor in a natural language format:

- (a) automated coaching provided by an automated rules-based analysis, ~~and presented in a natural language format~~ wherein the coaching includes financial advice based on the personal financial data, preferences, and financial goals of the user-investor;
- (b) a proposed product configuration formulated to comply with the user preferences and the user goals, wherein the proposed product configuration includes recommended securities for the user-investor to purchase from a larger set of securities; and
- (c) a projection of an effect of the proposed product configuration on attaining the user financial goals through statistics presented with contextual language;
- (d) a rationalization of the proposed product configuration compared with the user preferences and financial goals parameters via textual coaching strings;
- (e) an explanation of risk potential based on the proposed product configuration and user risk tolerance parameters; and
- (f) a suggestion of securities to be added to the user-investor's portfolio to reduce risk vulnerability and allow the user to refine the proposed product configuration for conformance with the user-investor's risk tolerance.

33. (previously presented) The system of claim 32 wherein the personal financial data includes an aggregate cash flow model, an investment target value, a target date for achieving the user financial goals, or an investment portfolio.

34. (previously presented) The system of claim 32 wherein the external financial market data includes values of various market benchmark indices, performance history of various securities, or prices of various securities.

35. (previously presented) The system of claim 32 wherein the automated coaching advice in natural language format is an interpretation of numerical data.

36. (previously presented) The system of claim 32 further including a user interface for providing live coaching over the network.

37. (Currently amended) A computer program embodied on a computer readable medium for providing automated coaching for a financial modeling and counseling system over a network to a user-investor, comprising:

- a code segment for inputting personal financial data of the user-investor;

- a code segment for inputting user preferences, the user preferences including risk tolerance;

- a code segment for inputting user goals;

- a code segment for inputting external financial market data;

- a code segment for processing the personal financial data, the external financial market data, the user preferences, and the user financial goals using automated rules-based coaching algorithms; and

- a code segment for outputting to the user-investor in a natural language format:

- (a) automated coaching provided by an automated rules-based analysis, ~~and presented in a natural language format~~ wherein the coaching includes

financial advice based on the personal financial data, preferences, and financial goals of the user-investor;

- (b) a proposed product configuration formulated to comply with the user preferences and the user financial goals, wherein the proposed product configuration includes recommended securities for the user-investor to purchase from a larger set of securities; and
- (c) a projection of an effect of the proposed product configuration on attaining the user financial goals through statistics presented with contextual language;
- (d) a rationalization of the proposed product configuration compared with the user preferences and financial goals parameters via textual coaching strings;
- (e) an explanation of risk potential based on the proposed product configuration and user risk tolerance parameters; and
- (f) a suggestion of securities to be added to the user-investor's portfolio to reduce risk vulnerability and allow the user to refine the proposed product configuration for conformance with the user-investor's risk tolerance.

38. (previously presented) The computer program of claim 37 wherein said personal financial data includes an aggregate cash flow model, an investment target value, a target date for achieving the user financial goals, or an investment portfolio.

39. (previously presented) The computer program of claim 37 wherein the external financial market data includes values of various market benchmark indices, performance history of various securities, or prices of various securities.

40. (previously presented) The system of claim 37 wherein the automated coaching advice in natural language format is an interpretation of numerical data.

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41. (previously presented) The system of claim 37 further including a user interface for providing live coaching over the network.